

## REMARKS

In accordance with the foregoing, the specification and claim 12-14 have been amended. Claims 5-7 and 12-14 are pending and under consideration.

Initially, Applicants acknowledge with appreciation the indication that claims 5-7 were allowed.

### I. ACKNOWLEDGEMENT OF INFORMATION DISCLOSURE STATEMENT.

It is respectfully requested that the Examiner acknowledge his consideration of the Information Disclosure Statement filed on April 18, 2003. Enclosed is a copy of the Information Disclosure Statement filed with corresponding Date-Stamped Postcard.

Please provide an initialed copy of same with next Action to indicate that it has been considered.

### II. REJECTION OF CLAIMS 12-14 UNDER 35 USC 112, SECOND PARAGRAPH, AS BEING INDEFINITE FOR FAILING TO PARTICULARLY POINT OUT AND DISTINCTLY CLAIM THE SUBJECT MATTER WHICH APPLICANT REGARDS AS THE INVENTION.

Claim 12 has been amended to overcome the rejection. Specifically, claim 12 (as amended herein) recites, "[a] user authentication method for cyberspace banking services of an open network, which banking services are provided by a **plurality of banks** interconnected via an inter-bank network, **the plurality of banks** including a first bank and a second bank, a **customer** having an existing bank account in the second bank and newly issuing an account application for a bank account in the first bank." It is respectfully submitted that the limitations highlighted above clarify the limitations indicated in the Office Action as being unclear.

Claims 13 and 14 have been amended to overcome the rejection. Claims 13 and 14 (as amended herein) each recite, "[a] user authentication method for cyberspace banking services of an open network, which are provided by a bank where a **customer** has an existing bank account." It is respectfully submitted that the highlighted limitation establishes proper antecedent basis for these claims.

In view of the above, the rejections to claims 12-14 are respectfully overcome.

### III. CONCLUSION.

Also in the Office Action, the Examiner asserts that claims 12-14 would be allowable if amended to overcome the foregoing 35 USC 112(2) rejections. It is understood and therefore

submitted that claims 12-14 are allowable. Thus, claims 5-7 and 12-14 are now in condition for allowance.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Applicants believe that the present Amendment is responsive to each of the points raised by the Examiner in the Official Action. However, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to such matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date:

July 8, 2007

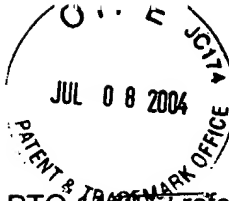
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Please Date Stamp and return



Information Disclosure Statement/Form PTO 1449, 2 references, Attachment 1(e) and copy of Japanese Language Office Action

APPLICANT(S): Shuji OYAMA, et al.

SERIAL NO: 08/825,565

CONFIRMATION NO. 1113

TITLE: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS AMENDED)

FILING DATE: March 31, 1997

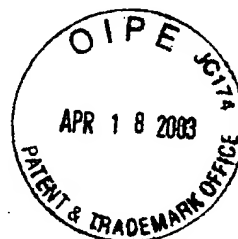
DOCKET NO: 1095.1071/GMG:ylr

DUE DATE:

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JUL 12 2004

**GROUP 3600**



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Attorney Docket No. 1095.1071

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Shuji OYAMA, et al.

Application No.: 08/825,565

Group Art Unit: 3628

Filed: March 31, 1997

Examiner: F. Poinvil

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GROUP 3600

For: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS AMENDED)

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure provisions of 37 CFR § 1.56, there is hereby provided certain information which the Examiner may consider material to the examination of the subject U.S. patent application. It is requested that the Examiner make this information of record if it is deemed material to the examination of the subject application.

1. Enclosures accompanying this Information Disclosure Statement are:

- 1a. ☒ Form PTO-1449.
- 1b. ☒ Copies of IDS citations.
- 1c. ☐ An English language copy of search report(s) from a counterpart foreign application or a PCT International Search Report.
- 1d. ☒ English language Abstract (complete or relevant portion(s)) attached to each non-English language publication.
- 1e. ☒ Explanations of Relevancy of References (ATTACHMENT 1(e), hereto) for providing a concise explanation of each non-English publication.
- 1f. ☐ List of Copending Applications (ATTACHMENT 1(f), hereto).
- 1g. ☐ List of Additional Submitted Documents (ATTACHMENT 1(g), hereto).

2. ☒ This Information Disclosure Statement is filed under 37 CFR §1.97(b):

(Check either Item 2a or 2b or 2c or 2d)

- 2a. ☐ Within three months of the filing date of a national application other than a Continued Prosecution Application under § 1.53(d);
- 2b. ☐ Within three months of the date of entry of the national stage as set forth in § 1.491 in an international application.
- 2c. ☐ Before the mailing of a first Office Action on the merits; or
- 2d. ☒ Before the mailing of a first Office Action after the filing of a Request for Continued Examination under § 1.114.

3. ☐ This Information Disclosure Statement is filed under 37 CFR § 1.97(c) after the period specified in paragraph 2 above but before the mailing date of any of a Final Office Action under § 1.113, a Notice of Allowance under § 1.311 or an action that otherwise closes prosecution in the application, AND
- (Check either Item 3a or 3b; Item 3b to be checked if any reference known for more than 3 months)*
- 3a. ☐ The §1.97(e) Statement in Item 5 below is applicable; OR
- 3b. ☐ The \$180.00 fee set forth in 37 C.F.R. §1.17(p) is:
- ☐ enclosed.
- ☐ to be charged to Deposit Account No. 19-3935.
4. ☐ This Information Disclosure Statement is filed under 37 CFR §1.97(d) after the period specified in paragraph 3 above, but on or before payment of the Issue Fee, AND
- 4a. ☐ The § 1.97(e) Statement in Item 5 below is applicable; AND
- 4b. ☐ The \$180.00 fee set forth in 37 C.F.R. §1.17(p) is:
- ☐ enclosed.
- ☐ to be charged to Deposit Account No. 19-3935.
5. ☐ Statement under § 1.97(e) *(applicable if Item 3a or Item 4 is checked)*
- (Check either Item 5a or 5b)*
- 5a. ☐ In accordance with 37 CFR § 1.97(e)(1), it is stated that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- 5b. ☐ In accordance with 37 CFR § 1.97(e)(2), it is stated that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in this Information Disclosure Statement was known by any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
6. ☐ This is a continuation/divisional/continuation-in-part application under 37 CFR § 1.53(b).
- (Check appropriate Items 6a and/or 6b)*
- 6a. ☐ Copies of the publications listed on the attached Form PTO-1449 which were previously cited in prior application Serial No. \_\_\_, filed on \_\_\_, and which is relied on for an earlier effective filing date for the subject application under 35 U.S.C. § 120, have been omitted pursuant to 37 CFR § 1.98(d).
- 6b. ☐ Copies of the publications listed on the attached Form PTO-1449 which were not previously cited in prior application Serial No. \_\_\_, filed on \_\_\_, and which is relied on for an earlier effective filing date for the subject application under 35 U.S.C. § 120, are provided herewith.

7. ☐ This is a continuation/divisional application under 37 CFR § 1.53(d) or Request for Continued Examination under 37 CFR 1.114.  
(Check either Item 7a or 7b)
- 7a. ☐ The Issue Fee has not been paid.
- 7b. ☐ A Petition to Withdraw from issue under 37 CFR §1.313(c) is filed concurrently herewith or has been granted. A continuation application under 37 CFR § 1.53(d) or Request for Continued Examination under 37 CFR 1.114, after payment of the Issue Fee is proper in accordance with 37 CFR § 1.53(d)(1)(ii) or 37 CFR 1.114(a), respectively.
8. ☐ This is a Supplemental Information Disclosure Statement.  
(Check either Item 8a or 8b)
- 8a. ☐ This Supplemental Information Disclosure Statement under 37 CFR § 1.97(f) supplements the Information Disclosure Statement filed on \_\_\_\_\_. A bona fide attempt was made to comply with 37 CFR § 1.98, but inadvertent omissions were made. These omissions have been corrected herein. Accordingly, additional time is requested so that this Supplemental IDS can be considered as if properly filed on \_\_\_\_\_.
- 8b. ☐ This Supplemental Information Disclosure Statement is timely filed within one (1) month of the Notice under 37 CFR § 1.97 and 1.98, mailed \_\_\_\_\_. (MPEP 609 C(1), Form ¶ 6.49, Rev. 1, Feb. 2000, pp. 600-107)
9. ☐ In accordance with 37 CFR § 1.98, a concise explanation of what is presently understood to be the relevance of each non-English language publication is:  
(Check appropriate Items 9a, 9b, 9c and/or 9d)
- 9a. ☐ satisfied because all non-English language publications were cited on the enclosed English language copy of the PCT International Search Report or the search report from a counterpart foreign application indicating the degree of relevance found by the foreign office. (See U.S. Patent & Trademark Office's authorization in the Federal Register, Vol. 57, No. 12, January 17, 1992, at page 2031 (Reply to Comment 68).)
- 9b. ☐ set forth in the application.
- 9c. ☐ satisfied because an English language translation (complete or relevant portion(s)) is attached to each non-English language publication.
- 9d. ☐ enclosed as Attachment 1(e), hereto.
10. No admission is made that the information cited in this Statement is, or is considered to be, material to patentability nor a representation that a search has been made (other than search report(s) from a counterpart foreign application or a PCT International Search Report, if submitted herewith). 37 CFR §§ 1.97(g) and (h).

11. The Commissioner is authorized to credit any overpayment or charge any additional fee required under 37 CFR § 1.17 for this Information Disclosure Statement and/or Petition to Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Dated: April 18, 2003  
700 Eleventh Street, N.W., Suite 500  
Washington, D.C. 20001  
Telephone: (202) 434-1500  
Facsimile: (202) 434-1501

By:   
Gene M. Garner II  
Registration No. 34,172



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**ATTACHMENT 1(e)**

**EXPLANATIONS OF RELEVANCY  
OF REFERENCES**

ATTORNEY DOCKET NO.

1095.1071

APPLICATION NO.

08/825,565

FIRST NAMED INVENTOR

Shuji OYAMA, et al.

FILING DATE

March 31, 1997

GROUP ART UNIT

3628

A copy of the Office Action of Japanese Patent Application No. 09-274055 with copies of cited documents and their English Abstract are included.

Attorney for applicants is advised that Japanese Patent Application No. 09-274055 was based on and claimed the benefits of priority to the prior Japanese Patent Application No. 08-273153, filed October 16, 1996 (in Japan).

The benefit of priority under 35 U.S.C. 119 is claimed to the prior Japanese Patent Application No. 08-273153, filed October 16, 1996 (in Japan), in the present application.





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Sheet 1 of 1

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 1095.1071	APPLICATION NO. 08/825,565
<b>LIST OF REFERENCES CITED BY APPLICANT</b>  (Use several sheets if necessary)		FIRST NAMED INVENTOR Shuji OYAMA, et al.	
		FILING DATE March 31, 1997	GROUP ART UNIT 3628

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION YES NO	
	AG	08-235277	09/13/96	JAPAN			Abst	
	AH	02-287767	11/27/90	JAPAN			Abst	
	AI							
	AJ							
	AK							
	AL							

**OTHER REFERENCES** (Including Author, Title, Date, Pertinent Pages, Etc.)

	AM	
	AN	

EXAMINER	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	